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Economic Insecurity among Gay and Bisexual Men: Evidence from the 1991–2016 U.S. General Social Survey

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Abstract

Although a sizeable body of research has examined the labor market outcomes for sexual minority men, suggesting that gay and bisexual men earn less than their heterosexual counterparts, fewer studies have addressed whether any apparent earnings disadvantages for sexual minority men extend to economic insecurity more broadly. Using 1991–2016 U.S. General Social Survey (GSS) data, we examine three measures of economic insecurity—household income, perceived financial satisfaction, and views about family income—among gay and bisexual men. We find that most sexual minority men experience multiple types of economic insecurity with larger disparities present for bisexual men. Consistent with the labor market literature, we observe that family structure and human capital acquisition primarily accounted for economic insecurity disparities for gay men, and family structure partially explained disparities for bisexual men.

Keywords

economic insecurity, sexual orientation, stratification

Introduction

Do gay and bisexual men's experiences of labor market inequality spill over into other areas of economic insecurity? Thus far, answers to this question have been limited because much of the existing literature on sexual orientation and inequality has been restricted to earnings outcomes among individuals with employment. This research indicates that sexual minority men in the United States earn 2 to 35 percent less than heterosexual men, even after accounting for differences in education and occupation (Allegretto and Arthur 2001; Badgett 1995; Berg and Lien 2002; Blandford 2003; Clain and Leppel 2001; Elmslie and Tebaldi 2007). More recent work has shown varying earnings outcomes for gay and bisexual men (Mize 2016; Sabia 2014). Similar results have also been observed in other industrialized countries, such as the Netherlands (Plug and Berkhout 2004), the United Kingdom (Aksoy, Carpenter, and Frank 2018; Bryson 2017), and

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Canada (Carpenter 2008). Despite this continuing focus on employment and earnings inequality, however, fewer studies have addressed other economic outcomes.

Economic research has asserted that workers and families face rapidly growing economic insecurity (Gosselin 2008; Hacker 2006; Kalleberg 2011), which refers to the "risk of economic loss faced by workers and households as they encounter the unpredictable events of social life" (Western et al. 2012:342). Within labor markets, precarious employment has been growing throughout the United States since the 1970s (Hacker 2006). Employees not only face increasingly irregular work arrangements, such as part-time or temporary employment, but, more importantly, they also experience greater threats of unemployment through layoffs or firing (Hollister 2011). Consequently, the increasing incidence of precarious work and unemployment together points toward rising economic insecurity and risk at a household level. Families that experience economic insecurity may have difficulties planning for the future, which likely contributes to psychological distress, increases indebtedness, and hinders saving (Catalano 1991; Gorbachev 2011; Sullivan, Warren, and Westbrook 2000; Yeung, Linver, and Brooks-Gunn 2002). Given the existence of earnings disparities in the labor market, sexual minority men likely experience greater economic insecurity than their heterosexual counterparts, which could have long-lasting effects on inequality.

In light of growing economic insecurity, we address the following research questions:

> **Research Question 1:** Do levels of economic insecurity, measured in terms of total household income, perceived financial satisfaction, and views on family income, vary for gay and bisexual men, as Trenton D. Mize (2016) found in regard to earnings?
> **Research Question 2:** What factors account for economic insecurity disparities among sexual minority men?

Using the most recent 1991–2016 U.S. General Social Survey (GSS) data, we find smaller economic insecurity disparities for gay men, but larger disparities for bisexual men. In addition, consistent with labor market literature, we observe that family structure and human capital acquisition largely explained economic insecurity disparities for gay men, and family structure partly explained disparities for bisexual men.

Our study advances the literature on sexual minority men's economic well-being in three ways. First, most existing studies have only examined the relationship between sexual orientation and employment outcomes. To provide a broader picture, we explore how total household income and perceived economic insecurity also vary across sexual orientation for men. Second, as prior studies have largely ignored bisexual men's economic well-being, we use a behaviourally based definition of sexual orientation that includes bisexual men as a unique sexual orientation category, which allows us to examine economic insecurity across different subsets of sexual minority men. Third, previous studies using GSS data have relied on relatively small numbers of sexual minority men. By pooling the 1991–2016 waves of GSS, we obtain samples large enough to gain additional precision in studying economic well-being for sexual minority men.

Inequality and Economic Insecurity among Sexual Minority Men

Similar to research on race and gender inequality, the existing literature regarding sexual minority men's economic well-being has primarily focused on individuals' labor market outcomes, reporting earnings disparities that vary based on the measure of sexual orientation and data used. Previous studies using sexual behavior as a measure of sexual orientation found that sexual minority men earned 11 to 32 percent less than heterosexual men (Badgett 1995; Berg and Lien 2002; Black et al. 2003; Blandford 2003; Carpenter 2007). Similar earnings disparities of 12 to 32 percent have also been observed in studies using couples data and the status of unmarried partners as a measure of sexual orientation (Allegretto and Arthur 2001; Baumle and Poston

2011; Clain and Leppel 2001; Elmslie and Tebaldi 2007; Klawitter 2011; Klawitter and Flatt 1998). However, studies that relied on self-identified measures of sexual orientation reported more mixed results, which may be attributable to the use of different datasets and control variables, as well as the small samples of self-identified sexual minority men (Carpenter 2005; Mize 2016; Sabia 2014).

Despite the ample research on earnings inequality among sexual minority men, factors beyond labor market standing also have the potential to affect a person's well-being. In studying social inequality, it is important to consider aspects of risk and economic insecurity, as well as the different types of resources available to households in times of financial hardship (Western et al. 2012). These resources include employment income, government assistance, savings, and the support of other family members, all of which factor into total household income (Hacker et al. 2014; Osberg and Sharpe 2014). As a result, focusing on labor market outcomes may mask the extent to which scholars document and understand economic insecurity among sexual minority men.

We therefore examine three aspects of economic insecurity—total household income, financial satisfaction, and views on family income. As an important component of economic security, household or family income includes multiple income sources, and a household often comprises multiple earners who can support each other and limit risks to economic well-being (Western et al. 2012). That is, families function as risk pooling units where family members, spouses particularly, often take on more paid work if the breadwinner faces threats of unemployment (Oppenheimer 1997). For instance, studies have suggested that wives of unemployed husbands increase their employment participation rates as a response to their husband's unemployment (Mattingly and Smith 2010; Starr 2014).

In addition to household income, perceptions of security and economic standing also matter for personal well-being. Subjective economic insecurity refers to a worker's own experience or judgment about economic risks, including job loss, income loss, or poverty (Sverke and Hellgren 2002). Financial satisfaction is "a sub-construct of life-satisfaction and subjective wellbeing; a self-assessed measure of individuals' general contentment with, and/or freedom from worry about, their financial situations" (DePianto 2011:774), which reflects subjective assessments about income relative to a "subjective poverty line" (Litwin and Sapir 2009). Perceived family income is related to financial satisfaction but captures a global evaluation of family economic standing (Litwin and Sapir 2009). It is important to focus on subjective judgments of economic insecurity because economic well-being appears to be associated with individuals' values and expectations (DePianto 2011).

Empirical evidence suggests that labor market inequality tends to spill over into other areas of economic insecurity, such as poverty. Combining data from the 2000 Census, the 2002 National Survey of Family Growth, and the 2003 and 2005 California Health Interview Surveys, Randy Albelda and colleagues (2009) found that same-sex couple families were more likely to be poor than their heterosexual married counterparts after accounting for family characteristics. Importantly, the poverty rate of children living in same-sex couple households was twice that of children living in heterosexual married couple households, and their families were more likely to receive government support (Albelda et al. 2009). In a more recent study, Alyssa Schneebaum and Mary L. Badgett (2019) found similar results using the 2010–2014 American Community Survey, suggesting that same-sex couple families are more likely to experience poverty than heterosexual married couple families. In light of persistent earnings inequality and other disadvantages, *we expect that gay and bisexual men will be at a greater risk for economic insecurity, as measured by household income, financial satisfaction, and views regarding income situations (Hypothesis 1)*.

Explaining Economic Insecurity Disparities among Sexual Minority Men

Researchers have generally attributed earnings disparities experienced by sexual minority men to differences in demographics, family structure, human capital acquisition, regional context, and other unobserved factors, such as labor market discrimination.[1] Each of these sets of factors, especially those related to marital status, parenthood, education, and work experience, also help to explain economic insecurity disparities that exist in relation to sexual orientation. *We expect that economic insecurity disparities for gay and bisexual men will decline after accounting for differences in demographics, family structure, human capital, and regional context (Hypothesis 2).*

Demographics. Age, which tends to be associated with increasing income until retirement, is a common demographic characteristic used to examine labor market outcomes for sexual minority men (Baumle and Poston 2011; Carpenter 2005; Clain and Leppel 2001). In addition, because of the consistent association of race/ethnicity with earnings (Browne and Misra 2003; Greenman and Xie 2008), scholars also tend to include race/ethnicity to explain earnings disparities for sexual minority men. Furthermore, economic literature has established the important effects of age and race/ethnicity on broader economic standing (DePianto 2011; Hansen, Slagsvold, and Moum 2008; Zurlo 2009). For instance, David E. DePianto (2011) found a nonlinear effect of age on financial satisfaction and views about family income. Karen A. Zurlo (2009) also observed that non-White groups reported lower levels of financial satisfaction than Whites. Thus, given the consistent relationships between age, race, and different economic outcomes, we expect that age and race will also be associated with economic insecurity.

Family structure. Due to the advantages and earnings premiums afforded to married heterosexual men and fathers, family structure has been an important explanation for the earnings disparities experienced by gay men (Allegretto and Arthur 2001; Baumle 2009; Baumle and Poston 2011; Carpenter 2005; Elmslie and Tebaldi 2007; Mize 2016). From the labor-supply side, married heterosexual men receive earnings advantages by performing a traditional gendered division of labor (Becker 1981). From the demand side, marriage and parenthood may signal more desirable characteristics, such as stability or responsibility among men to employers (Blandford 2003; Bloch and Kuskin 1978; Hersch and Stratton 2000; Loh 1996), contributing to their favorable treatment in the labor market (Allegretto and Arthur 2001; Blandford 2003). Although the existing literature indicates that gay men are less likely to marry and have children (Allegretto and Arthur 2001; Baumle 2009; Black et al. 2003; Carpenter 2005; Mize 2016), which may contribute to greater earnings penalties, it is also important to note that same-sex marriage was not legal during most of the data collection period for the studies cited above, and same-sex partners, therefore, were unable to marry legally.

In addition to its relationship with earnings, family structure is an important component used to account for economic well-being at the household level. Family members living in the same household have a greater capacity to deal with adverse events, such as sickness or job loss, where two-earner families tend to be less vulnerable to economic shocks and experience less economic volatility than single-earner families (Western, Bloome, and Percheski 2008). Using data from the 1990 and 2000 U.S. Census, Marieka Klawitter (2011) and Marieka Klawitter and Victor Flatt (1998) found that although gay men experienced earnings penalties as individuals, their household income tended to be as high as heterosexual couples. Specifically, gay male couples are more likely to include two male-sized wage earners who contribute to household income (Berg and Lien 2002; Klawitter and Flatt 1998) and are less likely to have children, which could require time off from work (Black, Sanders, and Taylor 2007). Along with evidence from economic literature, indicating that married couples tend to report higher levels of financial satisfaction (Hsieh 2001) and more positive views about family income (DePianto 2011), we expect that family structure will partly explain economic insecurity disparities for sexual minority men.

Human capital acquisition. Human capital, as measured by educational levels and skill development, is generally associated with higher earnings and lower exposure to economic risk (Becker

1964; Mincer 1974). The labor market literature proposes that if sexual minority men accumulate less human capital than heterosexual men, this could potentially explain earnings gaps across these groups (see Becker 1981; Black et al. 2003; Black et al. 2007). Research has also indicated that education is positively associated with financial satisfaction (Joo and Grable 2004) and views about family income (DePianto 2011). Empirical evidence, however, shows that gay men often obtain more education than their heterosexual counterparts (Allegretto and Arthur 2001; Black et al. 2003; Black et al. 2007; Blandford 2003; Carpenter 2005, 2007; Klawitter and Flatt 1998; Ueno, Roach, and Peña-Talamantes 2013). This suggests that gay men may invest in more human capital and devote more energy and time to the labor market, potentially to offset anticipated discrimination and enter into occupations with more accepting cultures (Black et al. 2007; Klawitter and Flatt 1998; Tilcsik, Anteby, and Knight 2015; Ueno et al. 2013). We therefore expect that human capital investment will help to limit broader economic standing disparities for sexual minority men.

Region and context. Region and context also contribute to earnings disparities for sexual minority men. Geographic location may affect earnings differentials for sexual minority men because of the variation of antidiscrimination policies across states (Baumle and Poston 2011; Klawitter 2011). In addition, due to reduced pressure on playing the role of breadwinners, gay men may choose to live in high amenity locations, such as those that have pleasant weather or residents with liberal attitudes, which also often have a high cost of living (Black et al. 2002; Black et al. 2007). In conjunction with the high cost of living, people living in metropolitan areas tend to have higher earnings than those living in non-metropolitan areas (Baumle and Poston 2011), but they also tend to report lower levels of financial satisfaction (Hsieh 2001). Thus, region and context will also likely contribute to economic insecurity disparities more broadly.

Sexual orientation discrimination and unobserved factors. In addition to differences in demographics, family structure, human capital, and context, other unobserved factors contributing to disparities include discrimination, individual productivity, and family background. Historical, psychological, and sociological research has documented the existence of homophobia and heterosexism (Badgett 1995). Despite public attitudes toward sexual minorities becoming more favorable, shifts in views have been restricted to legal rights, suggesting that many Americans still think that same-sex relationships are immoral or stigmatized (Doan, Loehr, and Miller 2014; Herek and McLemore 2013; Powell, Quadlin, and Pizmony-Levy 2015). These negative perceptions often manifest within the discriminatory behavior of employers, which is supported by findings from several recent audit studies (Ahmed, Andersson, and Hammarstedt 2013; Drydakis 2009; Tilcsik 2011). For instance, András Tilcsik's (2011) study indicated that gay men were about 40 percent less likely to be offered an interview, which is partly attributable to negative stereotypes.

In addition, it is not uncommon for employers to seek male employees with stereotypically masculine traits because masculinity is often associated with competence, authority, and heterosexuality (Connell and Messerschmidt 2005; Ridgeway and Correll 2004). Research has established that gay men are frequently associated with feminine traits, such as being sensitive, emotional, gentle, affectionate, and passive (Connell 2005; Jackson and Sullivan 1989; Madon 1997). Similarly, bisexual men tend to be perceived as less masculine and more feminine than heterosexual men (Mize and Manago 2018). If employers believe that masculinity helps to improve job performance and sexual minority men are stereotyped and assumed to be less masculine, and an individual's masculinity cannot be assessed directly, then employers are more likely to judge job seekers based on the group perception (Tilcsik 2011).

In addition to discrimination, other unobserved characteristics may also contribute to economic insecurity disparities for sexual minority men. Importantly, personality traits are often considered as unobserved productivity characteristics (Heineck and Anger 2010), which are associated with occupational choices (Gelissen and de Graaf 2006; Ham, Junankar, and Wells 2009). That is, sexual minority men often prefer different types of work than heterosexual men (Lippa 2005, 2008) and they tend to be overrepresented in female-dominated occupations, such as health care, office administration, education, and sales (Antecol, Jong, and Steinberger 2008; Blandford 2003; Tilcsik et al. 2015) with lower wages (England 2010). Related to attempts to avoid discrimination, sexual minority men also tend to concentrate in occupations that provide task independence (Tilcsik et al. 2015). Therefore, occupational sorting due to personality traits and preferences might contribute to sexual minority men's broader economic standings.

Moreover, unobserved family characteristics, including parental support and tolerance, parental styles, or even parental political views, could further contribute to adverse economic well-being outcomes (Sabia 2015). Although there are limited studies and inconclusive findings on the effect of unobserved characteristics on economic well-being for sexual minority men, it is important to recognize that sexual orientation discrimination is not the only unobserved factor contributing to sexual minority men's broader economic standings. We therefore expect to find that, due to aspects of discrimination and other unobserved factors, *residual economic insecurity disparities will remain for gay and bisexual men even after accounting for various explanations (Hypothesis 3).*

Bisexual Men as a Unique Sexual Orientation Category

Although most studies refer to gay or sexual minority men as a single category, sexual minority men comprise a heterogeneous group of men who identify in different ways with different consequences. Studies that have disaggregated sexual minorities into gay and bisexual men have shown that bisexual men often face larger earnings penalties than gay men (Carpenter 2005; Mize 2016; Sabia 2014), which might be attributable to the stronger negative sentiments and stereotypes surrounding bisexuality (Friedman et al. 2014; Scherrer, Kazyak, and Schmitz 2015; Yost and Thomas 2012), as well as the perception of choice in their sexual orientation (Mize 2016). Although stigmatized traits are associated with numerous negative consequences, traits that are perceived as controllable often lead to more severe discriminatory reactions (Goffman 1963). For example, when an employer believes that a person chooses to be gay, that person is less likely to be hired than a job candidate who is perceived as having no choice about their sexual orientation (Kricheli-Katz 2013).

In addition to perceptions of choice related to their sexual orientation, bisexual men also face negative stereotypes (Mize 2016). Bisexuals are often portrayed as selfish, immature, indecisive, dishonest, and less competent than heterosexuals, gay men, and lesbian women (Mize and Manago 2018). These negative stereotypes may further disadvantage bisexual men in the labor market because perceptions of competence are essential to hiring, firing, and promotion decisions in the workplace (Correll, Benard, and Paik 2007), with some evidence that bisexual men face earnings penalties. Given that bisexuality is often more stigmatized than homosexuality, it is likely that much of the aggregate gap when all sexual minority men are grouped together will be due to the disadvantages faced by bisexual men. *We expect that bisexual men will experience larger disparities in measures of economic insecurity than gay men and these disparities will persist after controlling for relevant factors (Hypothesis 4).*

Method

Data

We used data from the 1991–2016 U.S. GSS, a nationally representative survey of the U.S. adult population, to study sexual minority men's economic insecurity. Data were collected annually through face-to-face interviews from 1972 to 1994 (except for 1979, 1981, or 1992) and every 2 years since 1994.[2] The GSS is the most appropriate dataset to study the relationship between sexual orientation and economic insecurity because it includes measures of household income and perceptions of economic risks and, more importantly, measures of sexual orientation based on both sexual behavior and self-identification. After removing individuals who had never had a sexual partner during the survey years and missing data, a sample of 9,099 remained.[3]

Other U.S. surveys also collect data on sexual orientation, but with substantial limitations. For instance, the 1990 and 2000 U.S. Censuses have also been used to assess how sexual orientation shapes labor market outcomes because the Census allows household members to identify themselves as "unmarried partners." In conjunction with the size of the Census, this provides large samples of same-sex and different-sex unmarried partners that can be analyzed in relation to detailed information on labor market outcomes (Allegretto and Arthur 2001; Baumle and Poston 2011; Clain and Leppel 2001; Klawitter 2011; Klawitter and Flatt 1998). However, the Census does not provide a random sample of all sexual minorities because it focuses on only people living together and does not include single individuals (Allegretto and Arthur 2001; Black et al. 2007; Klawitter and Flatt 1998). Furthermore, these data are also susceptible to miscoding, which proved to be a serious problem due to the measurement error in the 2000 Census data (Black et al. 2007). Using a "couple approach" also greatly overstates the earnings differentials between gay and heterosexual men (Carpenter 2008).[4] And, most importantly, using Census data would not allow us to identify bisexual individuals.

Outcome Variables

We examine three outcome variables related to economic insecurity—*total household income, perceived financial satisfaction*, and *views about family income*—in a series of linear and logistic regression models. Household income includes employment income, interest or dividends, rent, Social Security, other pensions, alimony or child support, unemployment compensation, public aid (welfare), and armed forces or Veteran Administration allotments from all family members. Because the GSS measures household income as an ordinal variable, we selected the midpoint of each income range to transform it into a continuous variable. We also converted the values to 2016 dollars to adjust for inflation. Because income is positively skewed, we used the natural log of income to help normalize the distribution. We were therefore able to interpret results in terms of a percent change in household income.

We also included two measures of perceived economic insecurity. These include financial satisfaction based on the question, "so far as you and your family are concerned, would you say that you are pretty well satisfied with your present financial situation, more or less satisfied, or not satisfied at all?" and views of family income based on the question, "compared with American families in general, would you say your family income is far below average, below average, average, above average, or far above average?" Given the nature of these two measures, we transformed the categories to binary variables—"pretty well satisfied vs. more or less satisfied/not satisfied at all" and "far above average/above average vs. far below average/below average/average."[5]

Predictor Variable

As a key predictor variable, we measure sexual orientation based on sexual behavior with questions asking respondents about the number of male and female sex partners since age 18. Following Mize's (2016) approach, if a respondent reported between 75 and 100 percent same-sex partners, this respondent was identified as a gay man. If a respondent reported any to 75 percent same-sex partners, this respondent was identified as a bisexual man. If a respondent had never had a same-sex partner, this respondent was identified as a heterosexual man. By doing

Table 1. Economic Insecurity by Sexual Orientation, GSS 1991–2016.

Economic Insecurity Variables	Gay	Bisexual	Heterosexual
Total household income (dollars)	68,840.39	62,832.12	76,079.00
Perceived financial satisfaction (%)			
Pretty well satisfied	25.75	22.26	29.17
More or less satisfied/not satisfied at all	74.25	77.74	70.83
Views about family income (%)			
Far above average/above average	24.12	16.10	28.49
Far below average/below average/average	75.88	83.90	71.51
n	270	429	8,400

Source. 1991–2016 U.S. GSS, $N = 9{,}099$.
Note. Means/percentages are weighted using survey-provided weights. GSS = General Social Survey.

this, we left out 342 men who had never had a sexual partner, although they likely had a sexual orientation (Carpenter 2005).[6] The reference group for the sexual orientation variable for all models was heterosexual men.

Table 1 presents weighted descriptive statistics of the outcome variables across sexual orientation for men. Bisexual men tended to report the lowest levels of economic security, followed by gay and heterosexual men. Bisexual men's household income was about $13,000 lower than heterosexual men and $6,000 lower than gay men. In addition, the proportion reporting that they were pretty well satisfied with their financial situation was highest for heterosexual men (29.17 percent), followed by gay men (25.75 percent) and bisexual men (22.26 percent). Similarly, the proportion reporting far above average/above average about their household income was highest for heterosexual men (28.49 percent), followed by gay men (24.12 percent) and bisexual men (16.10 percent).

Control Variables

Related to different explanations for economic insecurity, we incorporate four sets of control variables into our models. First, we controlled for basic demographic variables of *age* and *race*. We measure *age* in years and include a *quadratic age-squared* term to account for any nonlinear relationships with measures of economic insecurity. *Race* is a categorical variable, measured as White, Black, or "other race," which are the only categories included for all years of the survey.

Second, we controlled for family structure using variables related to family status and household size. *Marital status* indicated whether the respondent was married. We also controlled for *the number of children under age 18 living in the household* and *the number of members above age 17 living in the household* in the analyses because the number of children and adults may affect economic well-being at the household level (Maroto 2017).

Third, we used six variables to account for human capital acquisition and employment situations. *Education* included five categories representing highest degree completed: less than high school, high school diploma, associate degree, bachelor degree, or graduate degree. We also included a *potential work experience* measure, which refers to the respondent's age minus years of education minus 6 and a *quadratic work experience* term to account for any nonlinear relationships. Given sexual minority men tend to work fewer hours (Black et al. 2007), we controlled for hours worked and employment status. *Hours worked* indicated the respondent's weekly work hours. *Employment status* was measured in three categories of full-time, part-time, and unemployed.

Table 2. Weighted Descriptive Statistics of Control Variables across Sexual Orientation, GSS 1991–2016.

	Gay (n = 270)		Bisexual (n = 429)		Heterosexual (n = 8,400)	
Variables	*M* or %	*SE*	*M* or %	*SE*	*M* or %	*SE*
Age	42.56	0.70	46.01	0.67	43.85	0.14
Race						
White (ref.)	81.84	2.01	73.46	1.83	83.27	0.33
Black	11.65	1.67	15.24	1.49	9.78	0.26
Other	6.50	1.29	11.30	1.31	6.95	0.22
Married	22.49	2.18	42.47	2.05	59.13	0.43
Number of children	0.77	0.07	1.58	0.07	1.70	0.01
Number of members over 17 years of age	1.84	0.04	2.11	0.05	2.12	0.01
Education						
Less than high school	5.15	1.15	14.90	1.47	11.77	0.28
High school (ref.)	49.86	2.61	52.40	2.07	52.51	0.44
Associate	8.94	1.49	7.19	1.07	7.26	0.23
Bachelor	17.89	2.00	17.81	1.58	18.63	0.34
Graduate	18.16	2.01	7.71	1.10	9.83	0.26
Work experience	22.02	0.70	26.71	0.68	24.16	0.14
Hours worked	31.17	1.19	30.21	1.01	33.74	0.20
Employment status						
Full-time (ref.)	60.70	2.55	57.36	2.05	66.51	0.41
Part-time	13.01	1.75	10.10	1.25	7.61	0.23
Unemployed	26.29	2.29	32.53	1.94	25.88	0.38
Region						
Northeast	18.43	2.02	12.50	1.37	16.92	0.33
Midwest	25.47	2.27	28.08	1.86	25.54	0.38
South (ref.)	31.44	2.42	33.90	1.96	34.36	0.41
West	24.66	2.25	25.51	1.81	23.18	0.37
Metro	84.28	1.90	81.85	1.60	78.73	0.36

Source. The 1991–2016 U.S. GSS, N = 9,099.
Note. Weighted mean or %, but unweighted *N*s. GSS = General Social Survey.

Fourth, we controlled for region and context. *Region* of the United States contains four major Census regions: Northeast, Midwest, South, and West. *Metro* indicates whether the respondent lived in a metro area, where the cost of living tends to be higher. Finally, we included an indicator for *survey year* in all analyses. Table 2 reports weighted descriptive statistics of control variables across sexual orientation for men.

Analytic Strategy

We first use liner regression to study our continuous logged household income. We report the results as percent changes using the formula $100\times(e^{b}-1)$ to improve the interpretability of our estimates. We then use logistic regression to fit models for our two dichotomous measures of perceived economic insecurity—satisfaction with financial situation and comparison of income with other families. For these models, we also report average marginal effects (AME), which provide a discrete change in the outcome (i.e., the predicted probability) comparing a given sexual orientation category (i.e., gay or bisexual) to the reference category (i.e., heterosexual) with other covariate values averaged across the population (Wooldridge 2009).

Results

Overall, our results show that gay and bisexual men's disadvantaged labor market experiences also extend to economic insecurity more broadly. Sexual minority men reported lower levels of household income and less financial satisfaction than heterosexual men, and they viewed their income levels to be lower than average. However, smaller economic insecurity disparities were present for gay men when compared to bisexual men, suggesting that bisexual men experienced greater economic insecurity. Moreover, consistent with labor market literature, family structure and human capital acquisition accounted for much of the economic insecurity disparities for gay men, and family structure also partly explained disparities for bisexual men.

Total Household Income

Table 3 presents results from linear regression models predicting logged total household income in relation to sexual orientation.[7] Model 1 includes no covariates, Model 2 accounts for demographics, Model 3 incorporates family structure, Model 4 adds human capital and work-related variables, and Model 5, the full model, incorporates region and contextual variables. The results in Table 3 show that sexual minority men experience disparities in terms of total household income, along with those that occur in the labor market, as expected in Hypothesis 1. However, we also found that gay and bisexual men did not face the same income disparities, as expected in Hypothesis 4.

In Model 1, total household income for gay men was 14.5 percent lower (–0.145 × 100) than heterosexual men and 24.7 percent lower for bisexual men, prior to incorporating control variables. After accounting for basic demographic differences between these groups in Model 2, total household income was 17.2 percent lower for gay men and 23.5 percent lower for bisexual men when compared to heterosexual men. However, Model 3 shows that total household income penalties for gay men were completely accounted for by differences in marital, fatherhood status, and number of family members over age 17, which is consistent with the literature regarding how marriage premiums and fatherhood status contribute to gay men's disadvantaged position in the labor market (Allegretto and Arthur 2001; Baumle 2009; Black et al. 2003; Black et al. 2007; Carpenter 2005; Mize 2016).

After accounting for family structure, bisexual men still experienced household income disparities of 18 percent. This decline might suggest that bisexual men were less likely to be fathers and to be married (as shown in Table 2). The total household income penalties for bisexual men further decreased to 15 percent, once we included measures of human capital and worked-related variables in Model 4. Finally, Model 5 indicates that bisexual men held 14.9 percent less in total household income than heterosexual men, after accounting for region and context.

Partly contradicting Hypothesis 3, total household income differences between gay and heterosexual men became statistically insignificant after accounting for sets of explanations, but the total household income disparities for bisexual men remained. Together, this set of models shows that differences in family structure, human capital, and work-related variables explain total household income disparities for gay men, which supports Hypothesis 2. And importantly, only bisexual men continue to experience household income disparities after incorporating all controls, which partially supports Hypothesis 3.

Table 3. Results of Linear Regression Models Predicting Total Household Income by Sexual Orientation, Gay and Bisexual Men.

Models	$e^b - 1$	*b*	*SE*
Model 1—No covariates			
Intercept		10.760	(.039)
Gay	–.145	–0.157**	(.053)
Bisexual	–.247	–0.284***	(.048)
R^2	.010		
Model 2—Demographics			
Intercept		11.043	(.040)
Gay	–.172	–0.189***	(.050)
Bisexual	–.235	–0.268***	(.047)
R^2	.083		
Model 3—Family Structure			
Intercept		10.707	(.039)
Gay	.005	0.005	(.049)
Bisexual	–.180	–0.198***	(.045)
R^2	.172		
Model 4—Human Capital			
Intercept		10.741	(.037)
Gay	–.024	–0.024	(.044)
Bisexual	–.150	–0.162***	(.041)
R^2	.334		
Model 5—Region and Context			
Intercept		10.544	(.041)
Gay	–.028	–0.028	(.043)
Bisexual	–.149	–0.161***	(.041)
R^2	.343		

Source. The 1991–2016 U.S. General Social Survey, *N* = 9,099.
Note. Models consecutively add the associated sets of covariates. All models include a survey year variable, survey-provided weights, and robust standard errors in parentheses. "e^b–1" can be interpreted as a percent change in total household income after multiplying by 100 percent.
*$p < .05$. **$p < .01$. ***$p < .001$. (two-tailed).

Financial Satisfaction

Table 4 presents results from logistic regression models predicting the probability of respondents reporting that they were "pretty well satisfied" with their financial situations in relation to sexual orientation for men. Following the table for household income, Model 1 includes no covariates, Model 2 accounts for demographics, Model 3 incorporates family structure, Model 4 adds human capital and work-related variables, and Model 5 incorporates region and contextual variables.

Similar to the results for household income, gay and bisexual men did not face the same disparities in terms of financial satisfaction, supporting Hypothesis 4. As shown in Model 1 in Table 4, financial satisfaction disparities for gay men were not statistically significant. Turning toward the results for bisexual men, they were 6.7 percentage points less likely to report being satisfied with their financial situations than heterosexual men, prior to incorporating control variables, which provides some support for Hypothesis 1. Including basic demographic differences between these groups in Model 2 did little to change this disparity. After accounting for family structure, bisexual men still experienced financial satisfaction disparities of 5.9 percentage points, which further decreased to 5.5 percentage points, once we included measures of human capital and

Table 4. Results of Logistic Regression Models Predicting the Probability of Reporting Pretty Well Satisfied with Financial Situation by Sexual Orientation, Gay and Bisexual Men.

Models	AME	*b*	*SE*
Model 1—No covariates			
Intercept		–0.890	(.082)
Gay	–.039	–0.195	(.121)
Bisexual	–.067	–0.352***	(.102)
Pseudo R^2	.004		
Model 2—Demographics			
Intercept		–0.964	(.088)
Gay	–.026	–0.133	(.125)
Bisexual	–.067	–0.364***	(.105)
Pseudo R^2	.035		
Model 3—Family structure			
Intercept		−1.244	(.091)
Gay	–.008	–0.041	(.127)
Bisexual	–.059	–0.323**	(.107)
Pseudo R^2	.043		
Model 4—Human capital			
Intercept		−1.486	(.102)
Gay	–.020	–0.108	(.129)
Bisexual	–.055	–0.309**	(.110)
Pseudo R^2	.067		
Model 5—Region and context			
Intercept		−1.510	(.115)
Gay	–.020	–0.110	(.129)
Bisexual	–.056	–0.317**	(.109)
Pseudo R^2	.068		

Source. The 1991–2016 U.S. General Social Survey, *N* = 9,099.
Note. Models consecutively add the associated sets of covariates. All models include a survey year variable, survey-provided weights, and robust standard errors in parentheses. AME = average marginal effects.
$^*p < .05$. $^{**}p < .01$. $^{***}p < .001$. (two-tailed).

work-related variables in Model 4. Finally, Model 5 indicates that bisexual men were 5.6 percentage points less likely to be satisfied with financial situation than heterosexual men, after accounting for region and context. However, financial satisfaction disparities between gay and heterosexual men were much less apparent. Taken together, only bisexual men appear to experience financial satisfaction disparities, which partially supports Hypothesis 3.

Views on Family Income

Table 5 presents results from logistic regression models predicting the probability of respondents reporting that their family incomes were "above average" compared with American families. Similar to total household income and perceived financial satisfaction, Table 5 sequentially add covariates to five sets of models for both gay and bisexual men.

Model 1 in Table 5 shows that gay and bisexual men were less likely to report that their family incomes were above average compared with American families in general, but disparities were again larger for bisexual men. In Model 1, gay men were 4.7 percentage points less likely to report above average family incomes and bisexual men were 11.9 percentage points less likely to

Table 5. Results of Logistic Regression Models Predicting the Probability of Reporting Above Average with Family Income by Sexual Orientation, Gay and Bisexual Men.

Models	AME	*b*	*SE*
Model 1—No covariates			
Intercept		−1.026	(.086)
Gay	−.047	−0.247*	(.124)
Bisexual	−.119	−0.695***	(.115)
Pseudo R^2	.005		
Model 2—Demographics			
Intercept		−0.723	(.090)
Gay	−.051	−0.273*	(.127)
Bisexual	−.115	−0.680***	(.116)
Pseudo R^2	.028		
Model 3—Family structure			
Intercept		−1.063	(.094)
Gay	−.027	−0.142	(.130)
Bisexual	−.105	−0.623***	(.117)
Pseudo R^2	.039		
Model 4—Human capital			
Intercept		−1.329	(.109)
Gay	−.053	−0.329*	(.137)
Bisexual	−.095	−0.625***	(.122)
Pseudo R^2	.135		
Model 5—Region and context			
Intercept		−1.753	(.126)
Gay	−.054	−0.336*	(.137)
Bisexual	−.096	−0.638***	(.122)
Pseudo R^2	.139		

Source. The 1991–2016 U.S. General Social Survey, *N* = 9,099 (unweighted).
Note. Models consecutively add the associated sets of covariates. All models include a survey year variable, survey-provided weights, and robust standard errors in parentheses. AME = average marginal effects.
$^*p < .05$. $^{**}p < .01$. $^{***}p < .001$. (two-tailed).

report this, prior to incorporating control variables, which supports Hypothesis 1. After accounting for basic demographic differences between these groups in Model 2, disparities of views on family income slightly changed to 5.1 percentage points for gay men and 11.5 percentage points for bisexual men. However, after accounting for family structure, human capital, and work-related variables in Model 4, the gap of views on family income increased to 5.3 percentage points, which is consistent with the existing literature regarding gay men's higher educational acquisition (Allegretto and Arthur 2001; Black et al. 2003; Black et al. 2007; Blandford 2003; Carpenter 2005, 2007; Klawitter and Flatt 1998; Ueno et al. 2013). Bisexual men, however, did not experience the same increase. After accounting for family structure, disparities of views on family income decreased to 10.5 percentage points for bisexual men, which further decreased to 9.5 percentage points after controlling for human capital and work-related characteristics.

Finally, once we incorporated region and context in Model 5, gay men were 5.4 percentage points less likely to report that their family incomes were above average and bisexual men were 9.6 percentage points less likely to do so. Our results support Hypotheses 1, 2, and 3. Disparities of views about family income were present for both gay and bisexual men, and these decreased but remained significant after accounting for sets of explanations for gay and bisexual men. In addition, the results for views on income again showed larger disparities for bisexual men, which also supports Hypothesis 4.

Discussion and Conclusion

Since Mary L. Badgett's (1995) groundbreaking work, a family of follow-up studies has assessed earnings disparities for sexual minority men using different datasets, measures of sexual orientation, statistical models, and control variables. In general, the existing literature has found that sexual minority men earn less than their heterosexual counterparts (Allegretto and Arthur 2001; Badgett 1995; Berg and Lien 2002; Black et al. 2003; Blandford 2003). We expand this research by investigating whether any apparent earnings disadvantages extend to economic insecurity more broadly. We observe that gay and bisexual men experienced economic insecurity in regard to their total household income, perceived financial satisfaction, and views on family income, but bisexual men tended to experience greater economic insecurity than gay men. Compared with heterosexual men, gay men had similar levels of household income and financial satisfaction, but bisexual men earned 14.9 percent less in household income and were 5.6 percentage points less likely to report being satisfied with their financial situations. In additionally, gay men were 5.4 percentage points less likely to report above average family income than otherwise similar heterosexual men, but the gap was much larger for bisexual men at 9.6 percentage points.

Previous studies have attributed gay men's earnings penalties to family structure (Allegretto and Arthur 2001; Baumle 2009; Baumle and Poston 2011; Black et al. 2003; Carpenter 2005; Mize 2016), human capital acquisition (Klawitter and Flatt 1998; Ueno et al. 2013), discrimination (Ahmed et al. 2013; Drydakis 2009; Tilcsik 2011), and other unobserved characteristics (Sabia 2015). This study demonstrates whether and how these sets of explanations for earnings penalties might also contribute to economic risks more broadly. Our results show that differences in family structure and human capital acquisition partially accounted for economic insecurity disparities for gay men. Moreover, in addition to negative sentiments and stereotypes experienced by bisexual men (Mize 2016), our results indicate that family structure was another potential factor that explained economic insecurity disparities for bisexual men. Our findings, therefore, provide a strong theoretical foundation for future studies investigating sexual minority men's economic well-being.

Despite its contributions, our study, like most analyses, includes limitations. The first limitation comes from the measurement of sexual orientation in the GSS data. Although the GSS data allow us to identify sexual minority groups using sexual behavior, it is crucial to recognize the importance of other dimensions of sexual orientation, such as sexual identity or sexual attraction. In this study, we conduct the analyses using self-identified sexual orientation only as supplementary results because of its small samples—2.61 percent of all men (i.e., 61 individuals) self-identify as gay and 1.50 percent of all men (i.e., 35 individuals) self-identify as bisexual. Supplemental models reported in Online Appendix C show that there is little evidence that self-identified gay and bisexual men experienced greater economic insecurity than heterosexual men, but these findings are likely obscured by the noise associated with the small sample size.

Using a behavioral-based definition for sexuality also creates complications in determining cutoff points for the percentage of same-sex partners that determines whether a person is classified as heterosexual, bisexual, or gay. This is especially complicated for definitions of bisexuality. For this study, we followed other recent studies (see, for example, Mize 2016) and coded bisexual men as having 1 to 75 percent same-sex partners. However, because this coding choice might incorporate too many individuals who actually identified as heterosexual, we also tested a series of models using two different definitions for bisexuality: men with 10 to 75 percent same-sex partners (see Online Appendices G, H, and I) and men with 25 to

75 percent same-sex partners (see Online Appendices J, K, and L). Results were similar to those present in the paper.

The measurement of household income in the GSS data also has its limitations. Because the survey measures household income in ordinal categories, we had to select the midpoint of each income range to create a continuous variable. Using this approach to create household income likely introduces bias because we had to assign the lowest value to $500 for "under $1000" category and highest value to 150,000 × 1.4 for "$150,000 or over" category. As Nicole Denier and Sean Waite (2017) have suggested, the top-coding of income will underestimate sexual minority men's earnings gaps if high-earning heterosexual men earn more than high-earning sexual minority men. This is why it was important for us to supplement the household income analysis by analyzing economic insecurity in relation to two additional outcome variables.

Thus, even though our study offers multiple contributions to economic insecurity research, it also indicates that more research needs to be done in this area. If and when better data become available, future studies should use larger nationally representative surveys, multiple measures of sexual orientation, and a continuous household income variable to further examine the relationship between sexual orientation and economic insecurity. This would help to gain additional precision on economic well-being for sexual minority men. In addition, future studies should also pay attention to economic well-being for individuals who have never had a sexual partner because they may have different experiences of economic insecurity than other sexual minority men. In our study, we observed that 3.62 percent of men had never reported a sexual partner, which was higher than the proportion of gay men (2.86 percent). However, as shown in Online Appendix A, we found inconsistent results regarding three measures of economic insecurity, which warrants further investigation into the potential economic insecurity for men who had never had a sexual partner.

Understanding economic insecurity disparities is important for understanding the overall well-being of sexual minorities in the United States and elsewhere. Economic security involves more than just individual employment income; income from other sources, especially partners, views about well-being, and financial satisfaction all contribute to a person's well-being. In addition, and as noted in past studies on sexual minority men's labor market outcomes, understanding the explanations for economic insecurity disparities has implications for policy. If family structure partially accounts for economic insecurity disparities for sexual minority men, then policies promoting co-residential living arrangements and adopting children may improve economic well-being. Furthermore, given gay men tend to have higher levels of education, programs that help reduce post-secondary education attrition may also help improve economic well-being for gay and bisexual men. Finally, lingering disparities, even after accounting for key covariates, indicate that other unobserved factors, including discrimination, still impact economic well-being for sexual minority men. This was particularly true for bisexual men, who experienced the greatest disadvantages. In light of continued inequality, it is also important to promote policies banning discrimination based on sexual orientation, which is currently not explicitly prohibited at a federal level with varying laws across states.

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Notes

1. We do not discuss job choice in detail because we include people who were not employed in our analyses.
2. We used pooled data to obtain samples for gay and bisexual men. However, it is notable that using pooled GSS (General Social Survey) data could be misleading because the effect of sexual orientation likely changes across space, time, or both (Carpenter 2005). To account for this, we include year indicator variables in our final models.
3. We also conducted additional analyses that include 342 individuals who had never had a sexual partner, which can be found in Online Appendix A.
4. Christopher S. Carpenter (2008) found that self-identified gay men earned 12 percent less than heterosexual men in the full sample. However, the income differences were much larger in partnered sample (i.e., 21 percent less and statistically significant) than nonpartnered sample (i.e., 8.4 percent less and statistically insignificant).
5. We also conducted analyses using ordered logistic models, which can be found in Online Appendix B.
6. We also measured sexual orientation based on self-reported identification. Respondents were asked "which of the following best describes you." The answers were chosen from "gay, lesbian, or homosexual"; "bisexual"; or "heterosexual or straight." Results from these supplemental models appear in Online Appendix C.
7. Full regression output with all coefficients can be found in Online Appendix D for total household income, Online Appendix E for perceived financial satisfaction, and Online Appendix F for views on family income.

Supplemental Material

Supplemental material for this article is available online.

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